

**DOCUMENTS/DISCLOSURES REQUIRED BY FEDERAL LAW
IF REQUIRED BY REGULATIONS**

DOCUMENT	REGULATION OR ACT	WHEN PROVIDED
Truth in Lending Disclosure	Regulation Z – Truth in Lending	Within 3 days of loan application – if applicable
TILA Notice of Right to Cancel	Regulation Z – Truth in Lending	At settlement – 3 days prior to funding
Special Variable Rate Disclosures: Brochure and Separate Disclosures	Regulation Z – Truth in Lending	Within 3 days of loan application – if applicable
HELOC: Brochure and Separate Disclosures	Regulation Z – Truth in Lending	Within 3 days of loan application – if applicable
HOEPA Notice	Regulation Z – Truth in Lending	At least 3 days before settlement
Good Faith Estimate of Closing Costs	Regulation X – Real Estate Settlement Procedures Act	Within 3 business days of loan application
HUD-1 Settlement Statement	Regulation X – Real Estate Settlement Procedures Act	At settlement
Transfer of Loan Servicing Statement	Regulation X – Real Estate Settlement Procedures Act	At time of loan application
Private Mortgage Insurance Statement	Homeowners Protection Act of 1998	At settlement
Escrow Statement	Regulation X – Real Estate Settlement Procedures Act	At settlement or within 45 days of the creation of the account
Privacy Act Notice	Gramm-Leach-Bliley	At time of loan application
Patriot Act Disclosure	Patriot Act	At time of loan application
Equal Credit Opportunity Act Notice	Regulation B	At time of loan application
Fair Lending Notice	Housing Financial Discrimination Act of 1977	At time of loan application
Flood Disaster Protection Act Notice	Flood Disaster Protection Act of 1973	At time of loan application
Credit Score Disclosure	Fair Credit Reporting Act	At time of loan application
Notice of Right to Receive Copy of Appraisal	Regulation B – Equal Credit Opportunity Act	At time of loan application